

[54] **PORTABLE DATA CARRIER
INCORPORATING MANUALLY
PRESETTABLE PROCESSING MODES**

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Related U.S. Application Data

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[58] Field of Search 235/486, 492, 379, 380;
364/406, 408, 708; 902/26

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[57] **ABSTRACT**

A portable pocketsize data carrier, also referred to as pay token, stores more than one bank and/or credit account number in selectably accessible registers. The pay token is equipped with four or five selector buttons for carrying out a large variety of performance modifications. Aided by visual feedback through an integrated display window, the user may using a single button

(a) insert a confidential number into the pay token for internal comparison with a factory-made number which cannot be read out

(b) Select and activate one of 9 account or similar registers

(c) Define a small cash amount in single figures currency units or a multiple thereof which the user desires to transfer from a selected token account to an uncommitted register, the rapid payment register or money register. The latter is electronically so connected that entry of the personal identifying number is not required prior to payment from that register—as is required when payment is made from any of the account registers directly.

The purpose of producing a long-life multiple account pay token is gradually to reduce the demand of coins and bank notes thereby lowering the high cost of minting and printing them; in parallel thereto the relatively high cost of operating cheque accounts by banks shall be reduced.

19 Claims, 4 Drawing Sheets

